

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property  
Organization  
International Bureau



(43) International Publication Date  
22 January 2004 (22.01.2004)

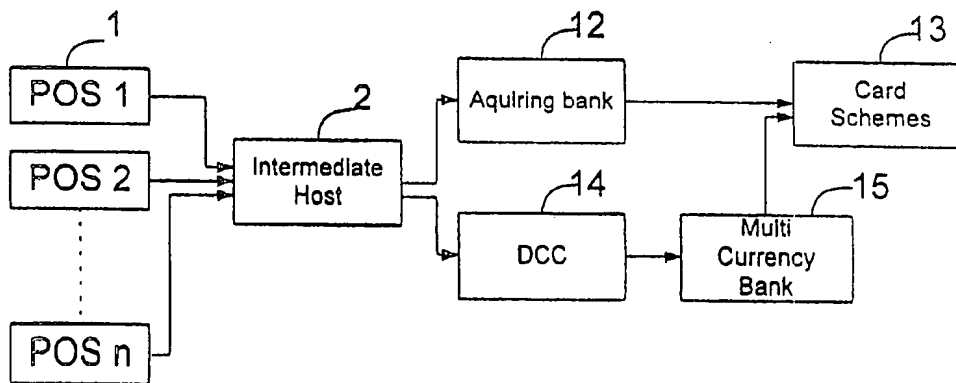
PCT

(10) International Publication Number  
**WO 2004/008399 A2**

- (51) International Patent Classification<sup>7</sup>: **G07F** (74) Agents: GATES, Marie Christlma, Esther et al.; Tomkins & CO., 5 Dartmouth Road, Dublin 6 (IE).
- (21) International Application Number: PCT/IE2003/000101 (81) Designated States (*national*): AE, AG, AL, AM, AT (utility model), AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ (utility model), CZ, DE (utility model), DE, DK (utility model), DK, DM, DZ, EC, EE (utility model), EE, ES, FI (utility model), FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SK (utility model), SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZM, ZW.
- (22) International Filing Date: 14 July 2003 (14.07.2003)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:  
S2002/0579 12 July 2002 (12.07.2002) IE  
PCT/IE03/00002 10 January 2003 (10.01.2003) IE
- (71) Applicant (*for all designated States except US*): MAIN-LINE CORPORATE HOLDINGS LIMITED [IE/IE]; Aille, Inverin, Co. Galway (IE).
- (72) Inventors; and
- (75) Inventors/Applicants (*for US only*): BARRY, Gerard, J [IE/IE]; 1 Carragh Drive, Knocknacarragh, Salthill, Co. Galway (IE). DUFFY, John [IE/IE]; Tully, Ballinhowan, Co. Galway (IE).
- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).
- Published:  
— *without international search report and to be republished upon receipt of that report*

[Continued on next page]

(54) Title: METHODS AND SYSTEMS FOR EFFECTING PAYMENT CARD TRANSACTIONS



(57) Abstract: The present invention relates to card-payment systems. In particular, the present invention relates to systems and methods for processing payment card transactions in a dynamic currency conversion and/or multi-currency scheme. To operate correctly, ghost transactions are used. However to prevent duplication of debits against the Card Holder, these "ghost copy" transactions must not be processed into the card schemes with the normal transactions. Thus the Acquirer's and/or third parties host systems have to be amended, in addition to modifications to the related accounting thereof. To overcome this necessity, the present invention provides a method for effecting the performance of a payment card transaction for a first transaction amount in a first currency, between a first merchant and a first payment card holder, the method comprising the steps of a) creating a first payment card transaction record between the first merchant and a second cardholder for the first transaction amount, b) creating a second payment card transaction record between a second merchant and the first cardholder, wherein the second transaction record identifies a second transaction amount in a second currency which equates to the first transaction amount converted into the second currency, and submitting the first transaction record and the second transaction record for processing as payment card transactions.